

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In re: Alberto Anthony Ramos
Mary Louise Holloway-Ramos

§ Case No. 3:19-bk-00002-JAF

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Doreen Abbott, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$214,290.00</u>
Total Distribution to Claimants: <u>\$8,145.18</u>	Claims Discharged Without Payment: <u>\$62,897.93</u>
Total Expenses of Administration: <u>\$1,854.82</u>	

3) Total gross receipts of \$10,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$10,000.00 from liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	46,429.68	67,719.67	0.00	0.00
PRIORITY CLAIMS				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,854.82	1,854.82	1,854.82
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	59,404.28	58,291.44	58,291.44	8,145.18
TOTAL DISBURSEMENTS	\$105,833.96	\$127,865.93	\$60,146.26	\$10,000.00

4) This case was originally filed under Chapter 7 on 01/02/2019.
The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/25/2020

By: /s/ Doreen Abbott

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO FINAL ACCOUNT

EXHIBIT 1 - GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
BANK ACCOUNTS	1129-000	10,000.00
TOTAL GROSS RECEIPTS		\$10,000.00

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 - FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRANS. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			

EXHIBIT 3 - SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Suntrust Bank	4110-000	N/A	67,719.67	0.00	0.00
	NOTFILED Wells Fargo Home Mortgage	4110-000	46,429.68	0.00	0.00	0.00
TOTAL SECURED CLAIMS			\$46,429.68	\$67,719.67	\$0.00	\$0.00

EXHIBIT 4 - CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Doreen Abbott	2100-000	N/A	1,750.00	1,750.00	1,750.00
Doreen Abbott	2200-000	N/A	104.82	104.82	104.82
TOTAL CHAPTER 7 ADMIN. FEES and CHARGES		N/A	\$1,854.82	\$1,854.82	\$1,854.82

EXHIBIT 5 - PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			
TOTAL PRIOR CHAPTER ADMIN. FEES and CHARGES					

EXHIBIT 6 - PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			N/A			

EXHIBIT 7 - GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Vystar Credit Union	7100-900	4,017.17	4,149.86	4,149.86	579.87
3	Vystar Credit Union	7100-900	21,371.00	21,158.84	21,158.84	2,956.57
4	Capital One	7100-900	5,454.08	5,454.08	5,454.08	762.11
5	Nelnet	7100-000	2,049.00	2,061.41	2,061.41	288.04
6	Jax Federal Credit Union	7100-000	5,572.12	5,572.12	5,572.12	778.60
7	Army & Air Force Exchange Services	7100-900	8,189.24	8,189.23	8,189.23	1,144.30
8	Orange Park Medical Center	7100-000	N/A	150.00	150.00	20.96
9	PYOD, LLC	7100-900	N/A	6,102.09	6,102.09	852.66
10	PYOD, LLC	7100-900	N/A	500.01	500.01	69.87
11	Citibank, N.A.	7100-900	N/A	4,953.80	4,953.80	692.20
NOTFILED	Angela Karulak L FNP	7100-000	37.32	0.00	0.00	0.00
NOTFILED	Clay County Fire Rescue	7100-000	137.68	0.00	0.00	0.00
NOTFILED	JC Penny	7100-000	915.00	0.00	0.00	0.00
NOTFILED	Jon Brown, Do	7100-000	30.00	0.00	0.00	0.00
NOTFILED	KCI USA Inc.	7100-000	227.58	0.00	0.00	0.00
NOTFILED	Orange Park Acute Trauma	7100-000	92.00	0.00	0.00	0.00
NOTFILED	Orange Park Medical Center 01310	7100-000	60.00	0.00	0.00	0.00
NOTFILED	Orange Park Medical Center 01310	7100-000	150.00	0.00	0.00	0.00
NOTFILED	Synco/Lowes	7100-000	6,102.09	0.00	0.00	0.00
NOTFILED	The Home Depot.	7100-000	5,000.00	0.00	0.00	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$59,404.28	\$58,291.44	\$58,291.44	\$8,145.18

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Page: 1

Case Number: 19-00002 JAF
Case Name: Alberto Anthony Ramos
 Mary Louise Holloway-Ramos
Period Ending: 06/25/20

Trustee: Doreen Abbott
Filed (f) or Converted (c): 01/02/19 (f)
\$341(a) Meeting Date: 02/14/19
Claims Bar Date: 06/13/19

1 Ref #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=\$554(a) Abandon	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	BANK ACCOUNTS NAVY FEDERAL CREDIT UNION PROCEEDS FROM PERSONAL INJURY CLAIM	10.00	10,000.00		10,000.00	FA
2	REAL PROPERTY 2392 PERTH DR., ORANGE PARK, FL 32065	214,000.00	0.00		0.00	FA
3	HOUSEHOLD GOODS	100.00	0.00		0.00	FA
4	ELECTRONICS	100.00	0.00		0.00	FA
5	CLOTHING	80.00	0.00		0.00	FA
6	BANK ACCOUNTS NAVY FEDERAL CREDIT UNION	10.00	0.00		0.00	FA
TOTALS (Excluding Unknown Values)		\$214,300.00	\$10,000.00		\$10,000.00	\$0.00

Major activities affecting case closing:

NO ATTORNEY EMPLOYED
 DEBTORS HAVE PERSONAL INJURY PROCEEDS
 OBJECTIONS TO EXEMPTIONS TO COURT 3/9/19
 DEBTORS TO VOLUNTARILY TURNOVER \$10,000 FROM PI PROCEEDS
 TFR SUBMITTED 1/27/20

Initial Projected Date of Final Report (TFR): January 01, 2021

Current Projected Date of Final Report (TFR): January 27, 2020 (Actual)

Form 2
Cash Receipts and Disbursements Record

Case Number: 19-00002 JAF
Case Name: Alberto Anthony Ramos
 Mary Louise Holloway-Ramos
Taxpayer ID#: **_***9599
Period Ending: 06/25/20

Trustee: Doreen Abbott
Bank Name: Axos Bank
Account: *****0956 - Checking Account
Blanket Bond: \$22,502,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Receipts \$	Disbursements \$	Checking Account Balance
03/28/19	Asset #1	ALBERTO ANTHONY RAMOS	TURNOVER OF PI PROCEEDS	1129-000	10,000.00		10,000.00
05/23/19		Axos Bank	Account Closeout Transfer Adjustment	9999-000		10,000.00	0.00

ACCOUNT TOTALS	10,000.00	10,000.00	\$0.00
Less: Bank Transfers	0.00	10,000.00	
Subtotal	10,000.00	0.00	
Less: Payment to Debtors		0.00	
NET Receipts / Disbursements	\$10,000.00	\$0.00	

Form 2

Cash Receipts and Disbursements Record

Case Number: 19-00002 JAF
Case Name: Alberto Anthony Ramos
 Mary Louise Holloway-Ramos
Taxpayer ID#: **_***9599
Period Ending: 06/25/20

Trustee: Doreen Abbott
Bank Name: Signature Bank
Account: *****9437 - Checking
Blanket Bond: \$22,502,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Receipts \$	Disbursements \$	Checking Account Balance
05/23/19		Signature Bank	Account Opening Deposit Adjustment	9999-000	10,000.00		10,000.00
03/25/20	1001	Doreen Abbott	Dividend of 100.0000000000%	2100-000		1,750.00	8,250.00
03/25/20	1002	Doreen Abbott	Dividend of 100.0000000000%	2200-000		104.82	8,145.18
03/25/20	1003	PYOD, LLC	Dividend of 13.973200868%, Claim No. 10	7100-900		69.87	8,075.31
03/25/20	1004	Citibank, N.A.	Dividend of 13.973200868%, Claim No. 11	7100-900		692.20	7,383.11
03/25/20	1005	Vystar Credit Union	Dividend of 13.973200868%, Claim No. 2	7100-900		579.87	6,803.24
03/25/20	1006	Vystar Credit Union	Dividend of 13.973200868%, Claim No. 3	7100-900		2,956.57	3,846.67
03/25/20	1007	Capital One	Dividend of 13.973200868%, Claim No. 4	7100-900		762.11	3,084.56
03/25/20	1008	Nelnet	Dividend of 13.973200868%, Claim No. 5	7100-000		288.04	2,796.52
03/25/20	1009	Jax Federal Credit Union	Dividend of 13.973200868%, Claim No. 6	7100-000		778.60	2,017.92
03/25/20	1010	Army & Air Force Exchange Services	Dividend of 13.973200868%, Claim No. 7	7100-900		1,144.30	873.62
03/25/20	1011	Orange Park Medical Center	Dividend of 13.973200868%, Claim No. 8	7100-000		20.96	852.66

Form 2

Cash Receipts and Disbursements Record

Case Number: 19-00002 JAF
Case Name: Alberto Anthony Ramos
 Mary Louise Holloway-Ramos
Taxpayer ID#: **_***9599
Period Ending: 06/25/20

Trustee: Doreen Abbott
Bank Name: Signature Bank
Account: *****9437 - Checking
Blanket Bond: \$22,502,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Receipts \$	Disbursements \$	Checking Account Balance
03/25/20	1012	PYOD, LLC	Dividend of 13.973200868%, Claim No. 9	7100-900		852.66	0.00

ACCOUNT TOTALS	10,000.00	10,000.00	\$0.00
Less: Bank Transfers	10,000.00	0.00	
Subtotal	0.00	10,000.00	
Less: Payment to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$10,000.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****0956	10,000.00	0.00	0.00
Checking # *****9437	0.00	10,000.00	0.00
	\$10,000.00	\$10,000.00	\$0.00